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News Release

OFFICE OF INSURANCE WARNS OF UNAUTHORIZED INSURER Company is offering health insurance to Kentucky consumers

FRANKFORT, Ky. (Oct. 2, 2007) – The Kentucky Office of Insurance (KOI) is investigating reports that an unidentified company is selling health insurance in Kentucky without proper authorization.

A flyer, which has been faxed to consumers in Kentucky, does not specify a company name but offers a health care plan with monthly premiums ranging from \$199 for single coverage to \$359 for families. The flyer specifically states, "This is health insurance – not discount healthcare!"

KOI learned of the flyers from an insurance agent in northern Kentucky.

An investigator with the KOI Consumer Protection and Education Division called the number listed on the ad and was given conflicting company names, none licensed to sell the product in Kentucky. The plan offers \$25 doctor visits, a discount for vision and hearing services, a "huge" preferred provider organization network, a prescription program, \$10,000 in accidental injury coverage, and full coverage of the plan's surgery schedule.

Before purchasing any health insurance, consumers should verify with KOI that the company is licensed to do business in Kentucky. Consumers should be suspicious of offers that seem too good to be true, including lower than normal premiums, low copayments and unrelated benefits or discounts.

Consumers who have received this solicitation should call KOI at 1-800-595-6053 and ask for Mark Boggs in Consumer Protection and Education.

The Office of Insurance is an agency of the Department of Public Protection in the Environmental and Public Protection Cabinet.